

FORM B1		United States Bankruptcy Court Northern District of Illinois	Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Williams, Daphne		Name of Joint Debtor (Spouse) (Last, First, Middle):	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):	
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-8498		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):	
Street Address of Debtor (No. & Street, City, State & Zip Code): 3002 Bernice Avenue Apt. 3N Lansing, IL 60438		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):	
County of Residence or of the Principal Place of Business: Cook		County of Residence or of the Principal Place of Business:	
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):	

Location of Principal Assets of Business Debtor
(if different from street address above):

Information Regarding the Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

- ☒ Individual(s) ☐ Railroad
☐ Corporation ☐ Stockbroker
☐ Partnership ☐ Commodity Broker
☐ Other ☐ Clearing Bank

Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)

- ☐ Chapter 7 ☐ Chapter 11 ☒ Chapter 13
☐ Chapter 9 ☐ Chapter 12
☐ Sec. 304 -C ase ancillary to foreign proceeding

Nature of Debts (Check one box)

- ☒ Consumer/Non-Business ☐ Business

Chapter 11 Small Business (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101
☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

Filing Fee (Check one box)

- ☒ Full Filing Fee attached
☐ Filing Fee to be paid in installments (Applicable to individuals only.)
 Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.

*** Lorraine M. Greenberg # 03129023 ***

Statistical/Administrative Information (Estimates only)

- ☒ Debtor estimates that funds will be available for distribution to unsecured creditors.
☐ Debtor estimates that, after any exempt property is excluded and administrative expense will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-ovr
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

U.S. Bankruptcy Court
Northern District Of Illinois

Filed: 05/24/2004

Time: 15:52:48

Debtor: DAPHNE WILLIAMS

Case: 04-20187 Fee: 194

Chapter: 13 Rec. #: 3082466

Judge: Bruce Black

341 mtg: 06/21/2004 @ 02:00PM

ConfHrg: 07/27/2004 @ 10:00AM

Trustee: MARILYN MARSHALL



1:04BK20187-BK001

Voluntary Petition

(This page must be completed and filed in every case)

Page 2 of 9 Debtor(s):

FORM B1, Page 2

Williams, Daphne**Prior Bankruptcy Case Filed Within Last 6 Years** (If more than one, attach additional sheet)

Location

Where Filed: **Northern District of Illinois, Eastern Division**

Case Number:

01 B 17127

Date Filed:

5/10/01**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

XSignature of Debtor **Daphne Williams****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

Signature of Attorney

X

Signature of Attorney for Debtor(s)

Lorraine M. Greenberg # 03129023

Printed Name of Attorney for Debtor(s)

Lorraine M. Greenberg & Associates

Firm Name

20 East Jackson Boulevard**Suite #800****Chicago, IL 60604**

Address

312.408.0007 Fax: 312.427-8543

Telephone Number

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X

Signature of Attorney for Debtor(s)

Date

Lorraine M. Greenberg # 03129023**Exhibit C**

Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.


Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.


Debtor's Signature

Date

Case Number

Allen, Lewis & Associates
4040 Woodcock Drive, Suite 132
Jacksonville, FL 32207

Alliance One
4850 Street Rd. Level C
Trevose, PA 19053

AllianceOne
P.O. Box 1963
Southgate, MI 48195

American Collections
919 Estes Ct
Schaumburg, IL 60193

Americash Loans
3200 W. 159th Street
Harvey, IL 60426

Anderson Fin Network
Po Box 3097
Bloomington, IL 61702

Aspire
P.O. Box 105555
attn: Bankruptcy Dept.
Atlanta, GA 30348-5555

Asset Acceptance Llc
Po Box 2036
Warren, MI 48090

Black Expressions Book Club
Member Service Center
PO Box 6325
Indianapolis, IN 46206-6325

Capital One
P.O. Box 85617
Richmond, VA 23285-5015

Capital One Bank
Po Box 85520
Richmond, VA 23285

Cbt Aspire
Po Box 105555
Atlanta, GA 30348

CFC Financial LLC
PO Box 2038
Warren, MI 48090-2038

Drive Financial Services
P.O. Box 660633
Dallas, TX 75356

ECC Management Services INC.
One Plymouth Meeting Suite 950
Plymouth Meeting, PA 19462

Encore Receivable Management, Inc.
P.O. Box 3330
Olathe, KS 66063-3330

Fcnb Master Trust/Servic
C/O Fnbo
Omaha, NE 68197

Fingerhut Credit Advan
16 Mclelland Rd
Saint Cloud, MN 56303

First Consumers National Bank
9310 SW Gemini Drive
Beaverton, OR 97078

Girl Scouts of the Calument Council
2906 Highway Avenue
Highland, IN 46322

Harvard Collection
4839 N Elston Ave
Chicago, IL 60630

Highlights For Children
2300 West Fifth Avenue
P.O. Box 182345
Columbus, OH 43218

Household Credit
2200 E Benson Rd
Sioux Falls, SD 57104

I C System Inc
Po Box 64378
Saint Paul, MN 55164

Pay Day Store Of IL. Inc.
16909 South Torrence
ATTN.:Bankruptcy Department
Lansing, IL 60438

PLS Financial
1958 W. Cermak, Ste.2
Chicago, IL 60608

Portfolio Recovery
Pob 12914
Norfolk, VA 23541

Professional Credit Se
500 Bi County Blvd Ste 3
Farmingdale, NY 11735

Rjm Acquisitions Fundi
575 Underhill Blvd Ste 2
Syosset, NY 11791

SBC (FKA Ameritech)
Law Department
225 West Randolph, Ste. 27A
Chicago, IL 60606

TCF National Bank
ATTN: Mail code 380-02-00
800 Burr Ridge Parkway
Burr Ridge, IL 60521

University of Phoenix
Corporate Processing 900044Q
4615 E Elwood
Phoenix, AZ 85040

Wexler & Wexler
500 W Madison St Ste 291
Chicago, IL 60661

Z-Tel Communications
P.O. Box 17546
Baltimore, MD 21297-1546

**United States Bankruptcy Court
Northern District of Illinois**

In re Daphne Williams

Debtor(s)

Case No.

Chapter

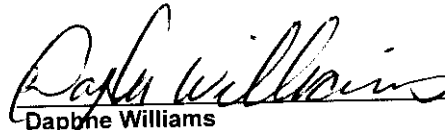
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VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date:

5-22-2004



Daphne Williams

Signature of Debtor

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN RE:) CHAPTER 13
)
Daphne Williams,) NO:
)
Debtor.)

DISCLOSURE OF FEES UNDER RULE 2016(b)

I certify that I am the attorney for said Debtor(s) and that the compensation paid or promised me for the services rendered or to be rendered in connection with said case is as follows:

\$ 132.00 paid to date;

\$ 2068.00 to be requested at the hearing on attorneys fees to be held at the time of the confirmation hearing;

The source of the compensation paid or to be paid is Debtor(s)' funds; (Debtor and attorneys have entered into the rights and responsibilities fee agreement option A;

I have not shared or agreed to share such compensation with any other person, outside member or regular associate of my law firm, without exception.

Date: May 24, 2004 BY: 
LORRAINE M. GREENBERG & ASSOCIATES

LORRAINE M. GREENBERG & ASSOCIATES
20 E. JACKSON, SUITE 800
CHICAGO, ILLINOIS 60604
(312) 408-0007
ARDC #: 03129023